Case 09-20971 Doc 1 Filed 06/09/09 Entered 06/09/09 15:29:45 Desc Main Document Page 1 of 36

	TED STATES E ORTHERN DIS EASTERN DIV	TRICT OF	ILLINOI				Vo	luntary Petition
Name of Debtor (if individual, enter Last, First, Abdulahad, George				Name	of Joint Debtor (Sp	oouse) (Last, Fir	rst, Middle):	
All Other Names used by the Debtor in the las (include married, maiden, and trade names):	t 8 years				er Names used by e married, maiden			irs
Last four digits of Soc. Sec. or Individual-Taxp than one, state all): xxx-xx-9716	ayer I.D. (ITIN) No./C	Complete EIN (if	more		ur digits of Soc. Sene, state all):	ec. or Individual-	Taxpayer I.D. (IT	IN) No./Complete EIN (if more
Street Address of Debtor (No. and Street, City 1937 Oak Park Ave. Berwyn, IL	, and State):			Street	Address of Joint D	ebtor (No. and S	Street, City, and S	State):
		ZIP CODE 60402						ZIP CODE
County of Residence or of the Principal Place Cook	of Business:			County	of Residence or o	of the Principal P	lace of Business	:
Mailing Address of Debtor (if different from str	eet address):			Mailing	Address of Joint I	Debtor (if differer	nt from street add	dress):
		ZIP CODE						ZIP CODE
Location of Principal Assets of Business Debt	or (if different from st	reet address ab	ove):					ZIP CODE
Type of Debtor (Form of Organization) (Check one box.) Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. Corporation (includes LLC and LLP) Partnership Other (If debtor is not one of the above entities, check this box and state type of entity below.) Filling Fee (Ch Full Filing Fee attached. Filing Fee to be paid in installments (app signed application for the court's conside unable to pay fee except in installments.	(Check by Debtor is a taunder Title 26 Code (the Interest of Code) (Check one box.)	Real Estate as of \$101(51B) stroker k cempt Entity ox, if applicable x-exempt organ of the United Sernal Revenue only). Must attathe debtor is Official Form 3A	defined .) ization States Code).	Chec	the Perchapter 7 Chapter 9 Chapter 9 Chapter 11 Chapter 12 Chapter 13 Debts are primarily lebts, defined in 11 1 101(8) as "incurrendividual primarily fersonal, family, or lold purpose." Debtor is a small but be better is not a small but be better is not a small but be better is aggregate asiders or affiliates)	Natur (Chec consumer U.S.C. ad by an or a house- Chapte siness debtor as all business debtor are less than \$2	e of Debts k one box.) Debts busine r 11 Debtors s defined by 11 Upras defined in 1	
Filing Fee waiver requested (applicable tattach signed application for the court's	consideration. See C		•		k all applicable plan is being filed acceptances of the foreditors, in acco	with this petition	ted prepetition fro	om one or more classes
Statistical/Administrative Informatio Debtor estimates that funds will be available Debtor estimates that, after any exempt there will be no funds available for distributions.	able for distribution to property is excluded	and administrat		es paid	,			THIS SPACE IS FOR COURT USE ONLY
Estimated Number of Creditors	1,000- 5,000	5,001- 10,000	10,001- 25,000			50,001- 100,000	Over 100,000	
Estimated Assets		\$10,000,001 to \$50 million	\$50,000 to \$100		\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion	More than \$1 billion	
Estimated Liabilities		\$10,000,001 to \$50 million	\$50,000 to \$100		\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion	More than \$1 billion	

Case 09-20971 Doc 1 Filed 06/09/09 Entered 06/09/09 15:29:45 Desc Main Document Page 2 of 36

BJ (Omicial Form 1) (1/08)	1 ago 2 01 00		Page 2
Vo	oluntary Petition	Name of Debtor(s): Geor	ge Abdulahad	
	nis page must be completed and filed in every case.)			
	All Prior Bankruptcy Cases Filed Within Last	t 8 Years (If more than two	o, attach additional sheet.)	
	tion Where Filed: Dist. of IL E Div	Case Number: 05-12661	Date Filed: 4/5/2005	
	tion Where Filed:	Case Number:	Date Filed:	
	Pending Bankruptcy Case Filed by any Spouse, Partner o	1		al sheet.)
Nam No i	e of Debtor: ne	Case Number:	Date Filed:	
Distri	<u> </u>	Relationship:	Judge:	
10Q	Exhibit A be completed if debtor is required to file periodic reports (e.g., forms 10K and e) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) be Securities Exchange Act of 1934 and is requesting relief under chapter 11.) Exhibit A is attached and made a part of this petition.	whos I, the attorney for the petition informed the petitioner that [of title 11, United States Cod		I, 12, or 13 nder each
		Mark R. Schottle	r	Date
	be completed by every individual debtor. If a joint petition is filed, each	(hibit D :h spouse must complete ar		
If th	Exhibit D completed and signed by the debtor is attached and mais is a joint petition: Exhibit D also completed and signed by the joint debtor is attact		petition	
		·	petition.	
		ding the Debtor - Venue applicable box.)		
V	Debtor has been domiciled or has had a residence, principal place of preceding the date of this petition or for a longer part of such 180 day	ys than in any other District.		iately
	There is a bankruptcy case concerning debtor's affiliate, general part	ner, or partnership pending	in this District.	
	Debtor is a debtor in a foreign proceeding and has its principal place principal place of business or assets in the United States but is a def or the interests of the parties will be served in regard to the relief sou	endant in an action or proce		
	Certification by a Debtor Who Resi		ntial Property	
	Landlord has a judgment against the debtor for possession of debtor	pplicable boxes.) 's residence. (If box checke	ed, complete the following.)	
		(Name of landlord that obta	ined judgment)	
		(Address of landlord)		
	Debtor claims that under applicable nonbankruptcy law, there are circ monetary default that gave rise to the judgment for possession, after			ne entire
	Debtor has included in this petition the deposit with the court of any repetition.	ent that would become due	during the 30-day period after the filir	ng of the
	Debtor certifies that he/she has served the Landlord with this certification	ation. (11 U.S.C. § 362(I)).		

Voluntary Petition	Name of Debtor(s): George Abdulahad
(This page must be completed and filed in every case)	
Sig	natures
Signature(s) of Debtor(s) (Individual/Joint) I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under	Signature of a Foreign Representative I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition. (Check only one box.)
each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).	I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.
I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.
X /s/ George Abdulahad	
George Abdulahad	X
X	(Signature of Foreign Representative)
Telephone Number (If not represented by attorney) 06/09/2009	(Printed Name of Foreign Representative)
Date	Date
Signature of Attorney*	Signature of Non-Attorney Bankruptcy Petition Preparer
Mark R. Schottler Mark R. Schottler Bar No. 6238871 Schottler & Associates 10 S. LaSalle St. Suite 3410 Chicago, IL 60603	I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filling for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.
Phone No. (312) 236-7200 Fax No. (312) 236-1691 06/09/2009	Printed Name and title, if any, of Bankruptcy Petition Preparer
Date *In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.	Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)
Signature of Debtor (Corporation/Partnership) I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.	
The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Address
XSignature of Authorized Individual	Date Signature of bankruptcy petiton preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above. Names and Social-Security numbers of all other individuals who prepared or
Printed Name of Authorized Individual	assisted in preparing this document unless the bankruptcy petition preparer is not an individual.
Title of Authorized Individual	If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.
Date	A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

B 1D (Official Form 1, Exhibit D) (12/08)

JNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

In re:	George Abdulahad	Cas	e No.	
			(if known)	_

Debtor(s)

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

1. Within the 180 days before the filing of my bankruptcy case , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.	
2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit couseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the service	g
provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.	any
3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services due the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. <i>ISummarize exigent circumstances here.</i>	_

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

B 1D (Official Form 1, Exhibit D) (12/08) UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS **EASTERN DIVISION (CHICAGO)**

In re:	George Abdulahad	Case No.	
			(if known)

Debtor(s)

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH

CREDIT COUNSELING REQUIREMENT
Continuation Sheet No. 1
☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilites.);
Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
Active military duty in a military combat zone.
5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: /s/ George Abdulahad George Abdulahad
Date: 06/09/2009

Case 09-20971 Doc 1 Filed 06/09/09 Entered 06/09/09 15:29:45 Desc Main Document Page 6 of 36

B6A (Official Form 6A) (12/07)

In re	George Abdulahad	Case No.	
		_	(if known)

SCHEDULE A - REAL PROPERTY

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or Exemption	Amount Of Secured Claim
None				

(Report also on Summary of Schedules)

Case 09-20971 Doc 1 Filed 06/09/09 Entered 06/09/09 15:29:45 Desc Main Document Page 7 of 36

B6B (Official Form 6B) (12/07)

In re	George Abdulahad	Case No.	
			(if known)

SCHEDULE B - PERSONAL PROPERTY

			oint,	Current Value of
Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
1. Cash on hand.	Х			
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Checking account at Forest Park Bank	-	\$1,000.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	x			
4. Household goods and furnishings, including audio, video and computer equipment.		Ordinary furniture, electronics, appliances, etc.	-	\$1,000.00
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.	x			
6. Wearing apparel.		Ordinary and necessary clothing items	-	\$500.00
7. Furs and jewelry.	x			
8. Firearms and sports, photographic, and other hobby equipment.	x			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	x			
10. Annuities. Itemize and name each issuer.	х			

Case 09-20971 Doc 1 Filed 06/09/09 Entered 06/09/09 15:29:45 Desc Main Document Page 8 of 36

B6B (Official Form 6B) (12/07) -- Cont.

In re	George Abdulahad	Case No.	
			(if known)

SCHEDULE B - PERSONAL PROPERTY

Continuation Sheet No. 1

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	x			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	x			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	x			
14. Interests in partnerships or joint ventures. Itemize.	x			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	x			
16. Accounts receivable.	x			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	x			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			

Case 09-20971 Doc 1 Filed 06/09/09 Entered 06/09/09 15:29:45 Desc Main Document Page 9 of 36

B6B (Official Form 6B) (12/07) -- Cont.

In re	George Abdulahad	Case No.	
			(if known)

SCHEDULE B - PERSONAL PROPERTY

Continuation Sheet No. 2

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	x			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	x			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	x			
22. Patents, copyrights, and other intellectual property. Give particulars.	x			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	x			
25. Automobiles, trucks, trailers, and other vehicles and accessories.	x			
26. Boats, motors, and accessories.	x			

Case 09-20971 Doc 1 Filed 06/09/09 Entered 06/09/09 15:29:45 Desc Main Document Page 10 of 36

B6B (Official Form 6B) (12/07) -- Cont.

In re	George Abdulahad	Case No.	
			(if known)

SCHEDULE B - PERSONAL PROPERTY

Continuation Sheet No. 3

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
27. Aircraft and accessories.	x			
28. Office equipment, furnishings, and supplies.	x			
29. Machinery, fixtures, equipment, and supplies used in business.	x			
30. Inventory.	x			
31. Animals.	x			
32. Crops - growing or harvested. Give particulars.	х			
33. Farming equipment and implements.	x			
34. Farm supplies, chemicals, and feed.	x			
35. Other personal property of any kind not already listed. Itemize.	х			
		3 continuation sheets attached	-	

3 continuation sheets attached

Total >

\$2,500.00

Case 09-20971 Doc 1 Filed 06/09/09 Entered 06/09/09 15:29:45 Desc Main Document Page 11 of 36

B6C (Official Form 6C) (12/07)

In re Ge	eorge A	Abdulahad
----------	---------	-----------

Case No.	
	(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under: (Check one box)	Check if debtor claims a homestead exemption that exceeds \$136,875.
☐ 11 U.S.C. § 522(b)(2) ☐ 11 U.S.C. § 522(b)(3)	

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Checking account at Forest Park Bank	735 ILCS 5/12-1001(b)	\$1,000.00	\$1,000.00
Ordinary furniture, electronics, appliances, etc.	735 ILCS 5/12-1001(b)	\$1,000.00	\$1,000.00
Ordinary and necessary clothing items	735 ILCS 5/12-1001(a), (e)	\$500.00	\$500.00
		\$2,500.00	\$2,500.00

Case 09-20971 Doc 1 Filed 06/09/09 Document

Entered 06/09/09 15:29:45 Desc Main Page 12 of 36

B6D (Official Form 6D) (12/07) In re George Abdulahad

Case No.	
	(if known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

☑ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

	7 II	1	or has no creditors holding secured claims		υ ρ ν			
CREDITOR'S NAME AND MAILING ADDRESS		HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE		۵		AMOUNT OF CLAIM	UNSECURED PORTION, IF
INCLUDING ZIP CODE AND	l R	E, J	OF LIEN, AND	CONTINGENT	UNLIQUIDATED	ED	WITHOUT	ANY
AN ACCOUNT NUMBER	CODEBTOR	WIF	DESCRIPTION AND	9N.	UID,	DISPUTED	DEDUCTING	
(See Instructions Above.)		CO,	VALUE OF	N	LIQ	DISI	VALUE OF	
		JSB/ OR	PROPERTY SUBJECT TO LIEN	Ö	5		COLLATERAL	
	_	로	10 21211					
	-							
	-	•	Subtotal (Total of this F				\$0.00	\$0.00
			Total (Use only on last բ	oag	e) >	. [\$0.00	\$0.00
No continuation charts attached								

No continuation sheets attached

(Report also on Summary of Schedules.)

(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

Case 09-20971 Doc 1 Filed 06/09/09 Entered 06/09/09 15:29:45 Desc Main Document Page 13 of 36

B6E (Official Form 6E) (12/07)

In re George Abdulahad

Case No.	
	(If Known)

	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
ΤY	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)
	Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
	Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	Deposits by individuals Claims of individuals up to \$2,425* for deposits for the purchase, lease or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
	Taxes and Certain Other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to Maintain the Capital of an Insured Depository Institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).
	Claims for Death or Personal Injury While Debtor Was Intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).
V	Administrative allowances under 11 U.S.C. Sec. 330 Claims based on services rendered by the trustee, examiner, professional person, or attorney and by any paraprofessional person employed by such person as approved by the court and/or in accordance with 11 U.S.C. §§ 326, 328, 329 and 330.
	nounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of ustment.
	1 continuation sheets attached

Case 09-20971 Doc 1 Filed 06/09/09 Entered 06/09/09 15:29:45 Desc Main Document Page 14 of 36

B6E (Official Form 6E) (12/07) - Cont.

In re George Abdulahad

Case No.	
	(If Known)

TYPE OF PRIORITY	Adm	inist	rative allowances						
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCT #: Schottler & Associates 10 S. LaSalle St. Suite 3410 Chicago, IL 60603		-	DATE INCURRED: 05/28/2009 CONSIDERATION: Attorney Fees REMARKS:				\$3,000.00	\$3,000.00	\$0.00
attached to Schedule of Creditors Holding (Us	Prior e onl	ity Cla y on	Sheets Subtotals (Totals of this aims last page of the completed Schedule n the Summary of Schedules.)	То	ge) tal		\$3,000.00 \$3,000.00	\$3,000.00	\$0.00
(Us If a	e onl	y on able,			als	>		\$3,000.00	\$0.00

Case 09-20971 Doc 1 Filed 06/09/09 Entered 06/09/09 15:29:45 Desc Main Document Page 15 of 36

B6F (Official Form 6F) (12/07) In re **George Abdulahad**

Case No.		
·	(if known)	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNIOUDATED	THE TOTAL	טופרטיום	AMOUNT OF CLAIM
ACCT #: xxxx-xxxx-2698 Academy Collection Services, Inc. 10965 Decatur Road Philadelphia, PA 19154-3210		-	DATE INCURRED: CONSIDERATION: Collecting for - Premier Bankcard REMARKS:					\$506.59
ACCT #: xxx-xx1-128 Allstate Indemnity Company PO Box 3589 Akron, OH 44309-3589		-	DATE INCURRED: CONSIDERATION: Services REMARKS:					Notice Only
ACCT#: xx5348 Azulayseiden Law Group 205 North Michigan Ave 40th Fl Chicago, IL 60601		-	DATE INCURRED: CONSIDERATION: Collection REMARKS:					Notice Only
ACCT #: xxxx-xxxx-4063 Barclays Bank Delaware 1007 North Orange Wilmington, DE 19801		-	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:					Notice Only
ACCT #: xxxx-xxxx-xxxx-5397 Capital One PO BOX 30281 Salt Lake City, UT 84130		-	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:					\$2,500.00
ACCT #: xxxx-xxxx-6011 Capital One 2730 Liberty Ave Pittsburgh, PA		-	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:					\$12,000.00
4continuation sheets attached		(Rep	(Use only on last page of the completed Scort also on Summary of Schedules and, if applicate Statistical Summary of Certain Liabilities and Rela	hed le, c	ota ule on t	ıl > F.		\$15,006.59

Case 09-20971 Doc 1 Filed 06/09/09 Entered 06/09/09 15:29:45 Desc Main Document Page 16 of 36

B6F (Official Form 6F) (12/07) - Cont. In re **George Abdulahad**

Case No.		
	(if known)	

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	FNEGNIFINO	LINI IQLIIDATED	מין וייטוס	UISPOIED	AMOUNT OF CLAIM
ACCT#: xxxx-xxxx-7525- Chase 800 Brooksedge Blvd Westerville, OH 43081		-	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:					\$3,000.00
ACCT #: xxxx-xxxx-xxxx-8808 Chase PO BOX 15298 Wilmington, DE 19850-5298		-	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:					Notice Only
ACCT #: xxx-xx1-128 Credit Collection Services Two Wells Ave. Newton, MA 02459		-	DATE INCURRED: CONSIDERATION: Collecting for- All State Indemnity Company REMARKS:					Notice Only
ACCT#: xxxx-xxxx-8248 Credit One Bank PO BOX 98873 Las Vegas, NV 89193		-	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:					\$2,302.00
ACCT#: xxxx7414 Encore Receivable Management 400 N. Rogers Rd. Olathe, KS 66062		-	DATE INCURRED: CONSIDERATION: Collecting for - Midland Funding REMARKS:					Notice Only
ACCT #: xxxx2642 Enhanced Recovery Corporation PO box 1967 Southgate, MI 48195		-	DATE INCURRED: CONSIDERATION: Collecting for - HSBC REMARKS:					Notice Only
Sheet no1 of4 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims Total > (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)							\$5,302.00	

Case 09-20971 Doc 1 Filed 06/09/09 Entered 06/09/09 15:29:45 Desc Main Document Page 17 of 36

B6F (Official Form 6F) (12/07) - Cont. In re **George Abdulahad**

Case No.		
	(if known)	

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	H I I I I I I I I I I I I I I I I I I I	CONTINGENT CHILDLINGTED	טואבוואסוטאובט	DISPUIED	AMOUNT OF CLAIM
ACCT #: xxxx-xxxx-xxxx-4683 ESPN total access PO Box 660433 Dallas, TX 75266		-	DATE INCURRED: CONSIDERATION: Goods and Services REMARKS:					\$3,012.37
ACCT#: xxxx-xxxx-2698 First Premier Bank 601 S Minnesota Ave Sioux Falls, SD 57104		-	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:					Notice Only
ACCT #: xxxx-xxxx-xxxx-8788 HSBC PO BOX 17313 Baltimore, MD 17313	_	-	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:					\$5,622.35
ACCT#: xxxx-xxxx-7904 HSBC Bank PO BOX 5253 Carol Stream, IL 60197		-	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:					Notice Only
ACCT#: xxxx7921 Illinois Collection Service PO BOX 1010 Tinley Park, IL 60477		-	DATE INCURRED: CONSIDERATION: Collecting for - Westlake Hospital REMARKS:					Notice Only
ACCT#: xxxx-xxxx-4063 Juniper Visa Card Services PO BOX 13337 Philadephia, AP 19101-3337		-	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:					\$1,000.00
Sheet no. 2 of 4 continuation she Schedule of Creditors Holding Unsecured Nonpriority C		ıs	hed to (Use only on last page of the completed sort also on Summary of Schedules and, if applic Statistical Summary of Certain Liabilities and Re	Sched able, d	Tota lule on t	al : F.)	\$9,634.72

Page 18 of 36

B6F (Official Form 6F) (12/07) - Cont. In re **George Abdulahad**

Case No.		
	(if known)	

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT#: xx2904 Medical Business Bureau 140 Renaissance Dr Park Ridge, IL 60068		-	DATE INCURRED: CONSIDERATION: Collecting for - RJM Pathology Consultants REMARKS:				\$60.00
ACCT#: xxxx-xxxx-xxxx-8808 Midland Credit Management 8875 Aero Dr San Diego, CA 92123		-	DATE INCURRED: CONSIDERATION: Collecting for - Washington Mutual Bank REMARKS:				Notice Only
ACCT#: xxxx-xxxx-8248 NARS Credit One Bank Payment Services PO Box 60500 City of Industry,CA 91716		-	DATE INCURRED: CONSIDERATION: Notice Only REMARKS:				Notice Only
ACCT #: xxxx-xxxx-xxxx-8808 Neuheisel Law Firm, P.C. 64 East Broadway Road, Suite 245 Tempe, AZ 85282-1355		-	DATE INCURRED: CONSIDERATION: Collecting for - Midland Funding/WAMU/Providian REMARKS:				\$5,068.38
ACCT #: xx1175 NRI Laboratories, Inc. 5960 N. Milwaukee Ave. Chicago, IL 60646		-	DATE INCURRED: CONSIDERATION: Medical Bills REMARKS:				Notice Only
ACCT #: xxxx-xxxx-xxxx-7904 Orchard Bank PO BOX 17051 Baltimore, MD 21297		-	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:				\$1,000.00
Sheet no. 3 of 4 continuation sh Schedule of Creditors Holding Unsecured Nonpriority (ıs	hed to Sul (Use only on last page of the completed Schort also on Summary of Schedules and, if applicable Statistical Summary of Certain Liabilities and Relat	To edu	otal ile l n th	l > F.) ne	

Document

Case 09-20971 Doc 1 Filed 06/09/09 Entered 06/09/09 15:29:45 Desc Main Page 19 of 36

B6F (Official Form 6F) (12/07) - Cont. In re George Abdulahad

Case No.		
	(if known)	_

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: xxxx-xxxx-xxxx-4552 Tribute 6 Concourse Parkway Ne FI 2 Atlanta, GA 30328		-	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:				\$3,200.00
Sheet no4 of4 continuation she			hed to Sul	otot	al >	<u> </u>	\$3,200.00
Schedule of Creditors Holding Unsecured Nonpriority Claims Total > (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)				\$39,271.69			

Case 09-20971 Doc 1 Filed 06/09/09 Entered 06/09/09 15:29:45 Desc Main Document Page 20 of 36

B6G (Official Form 6G) (12/07)

In re George Abdulahad

Case No.		
	(if known)	

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases of contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☑ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

Case 09-20971 Doc 1 Filed 06/09/09 Entered 06/09/09 15:29:45 Desc Main Document Page 21 of 36

B6H (Official Form 6H) (12/07)

In re George Abdulahad

Case No.	
	(if known)

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☑ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

Case 09-20971 Doc 1 Filed 06/09/09 Entered 06/09/09 15:29:45 Desc Main Document Page 22 of 36

B6I (Official Form 6I) (12/07)

In re George Abdulahad

Case No	
	(if known)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:		Dependent	s of Debtor and Sp	ouse	
Single	Relationship(s):	Age(s):	Relationship	o(s):	Age(s):
Onigic					
Employment:	Debtor		Spouse		
Occupation	Transporter				
Name of Employer	Stag Auto				
How Long Employed	2 months				
Address of Employer	412 N. Cicero				
	Chicago, IL				
INCOME: (Estimate of a)	verage or projected month	ly income at time case file		DEBTOR	SPOUSE
	s, salary, and commissions			\$1,300.00	3F003E
Estimate monthly over		(i Torato il Mot pala Mori	y /	\$0.00	
3. SUBTOTAL				\$1,300.00	
4. LESS PAYROLL DE					
	udes social security tax if b	o. is zero)		\$0.00	
b. Social Security Tac. Medicare	X			\$0.00 \$0.00	
d. Insurance				\$0.00	
e. Union dues				\$0.00	
f. Retirement				\$0.00	
g. Other (Specify) _				\$0.00	
h. Other (Specify)				\$0.00	
i. Other (Specily)				\$0.00	
j. Other (Specify) k. Other (Specify)				\$0.00 \$0.00	
· · · · · · · · · · · · · · · · · · ·	ROLL DEDUCTIONS			\$0.00	
	ILY TAKE HOME PAY			\$1,300.00	
	n operation of business or p	profession or farm (Attacl	n detailed stmt)	\$0.00	
8. Income from real pro9. Interest and dividend				\$0.00 \$0.00	
	ce or support payments pa	vable to the debtor for the	e debtor's use or	\$0.00	
that of dependents li				ψ0.00	
	vernment assistance (Spe	cify):			
				\$0.00	
12. Pension or retirement13. Other monthly incom				\$0.00	
a.				\$0.00	
				\$0.00	
c				\$0.00	
14. SUBTOTAL OF LINE	S 7 THROUGH 13			\$0.00	
15. AVERAGE MONTHL	Y INCOME (Add amounts	shown on lines 6 and 14)	\$1,300.00	
16. COMBINED AVERA	GE MONTHLY INCOME: (Combine column totals fr	om line 15)	\$1,5	300.00

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

^{17.} Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: **None.**

Case 09-20971 Doc 1 Filed 06/09/09 Entered 06/09/09 15:29:45 Desc Main Document Page 23 of 36

B6J (Official Form 6J) (12/07)

IN RE: George Abdulahad

Case No.	
	(if known)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

	511(5)
Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculadiffer from the deductions from income allowed on Form 22A or 22C.	•
Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schelabeled "Spouse."	edule of expenditures
Rent or home mortgage payment (include lot rented for mobile home)	\$350.00
a. Are real estate taxes included? ☐ Yes ☑ No	·
b. Is property insurance included? ☐ Yes ☑ No	
2. Utilities: a. Electricity and heating fuel	\$60.00
b. Water and sewer	
c. Telephone d. Other:	\$75.00
3. Home maintenance (repairs and upkeep)	
4. Food	\$300.00
5. Clothing 6. Laundry and dry cleaning	\$20.00 \$15.00
Laundry and dry cleaning Medical and dental expenses	\$60.00
8. Transportation (not including car payments)	\$100.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	
10. Charitable contributions	
11. Insurance (not deducted from wages or included in home mortgage payments)	
a. Homeowner's or renter's b. Life	
c. Health	
d. Auto	
e. Other:	
12. Taxes (not deducted from wages or included in home mortgage payments)	\$200.00
Specify: Taxes set aside	
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)	
a. Auto:	
b. Other: c. Other:	
d. Other:	
14. Alimony, maintenance, and support paid to others:	
15. Payments for support of add'l dependents not living at your home:	
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	
17.a. Other: 17.b. Other:	
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and,	
if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$1,180.00
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following	the filing of this
document: None.	
20. STATEMENT OF MONTHLY NET INCOME	
a. Average monthly income from Line 15 of Schedule I	\$1,300.00
b. Average monthly expenses from Line 18 above	\$1,180.00
c. Monthly net income (a. minus b.)	\$120.00

B6 Summary (Official Form 6 - Summary) (12/07)

Document Page 24 of 36

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

In re George Abdulahad Case No.

Chapter 13

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$0.00		
B - Personal Property	Yes	4	\$2,500.00		
C - Property Claimed as Exempt	Yes	1		•	
D - Creditors Holding Secured Claims	Yes	1		\$0.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		\$3,000.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	5		\$39,271.69	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			\$1,300.00
J - Current Expenditures of Individual Debtor(s)	Yes	1			\$1,180.00
	TOTAL	18	\$2,500.00	\$42,271.69	

Case 09-20971 Doc 1 Filed 06/09/09 Entered 06/09/09 15:29:45 Desc Main

Document Page 25 of 36

Form 6 - Statistical Summary (12/07)

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

In re George Abdulahad Case No.

Chapter 13

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11, or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$0.00
Student Loan Obligations (from Schedule F)	\$0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$0.00
TOTAL	\$0.00

State the following:

Average Income (from Schedule I, Line 16)	\$1,300.00
Average Expenses (from Schedule J, Line 18)	\$1,180.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	\$0.00

State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$3,000.00	
Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$0.00
4. Total from Schedule F		\$39,271.69
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$39,271.69

Case 09-20971 Doc 1 Filed 06/09/09 Entered 06/09/09 15:29:45 Desc Main B6 Declaration (Official Form 6 - Declaration) (12/07) Page 26 of 36

In re George Abdulahad

Case No.	
	(if known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the for sheets, and that they are true and correct to the best of my		20
Date <u>06/09/2009</u>	Signature /s/ George Abdulahad George Abdulahad	
Date	Signature	
	[If joint case, both spouses must sign.]	

B7 (Official Form 7) (12/07)

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

In re:	re: George Abdulahad	Case No.	
			(if known)

STATEMENT OF FINANCIAL AFFAIRS

1. Income from employment or operation of business

Nor

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

\$2,500.00 Aproximate YTD

\$31,341.00 2008

\$41,945.00 2007

2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

3. Payments to creditors

Complete a. or b., as appropriate, and c.

None

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

4. Suits and administrative proceedings, executions, garnishments and attachments

None

✓

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Doc 1 Filed 06/09/09 Entered 06/09/09 15:29:45 Desc Main Case 09-20971

B7 (Official Form 7) (12/07) - Cont.

NORTHERN DISTRICT OF ILLINOIS **EASTERN DIVISION (CHICAGO)**

n re:	re: George Abdulahad	Case No.	
			(if known)

	STATEMENT OF FINANCIAL AFFAIRS Continuation Sheet No. 1			
None	to the seller, within one year immediately preceding the	or, sold at a foreclosure commencement of this	sale, transferred through a deed in lieu of foreclosure or returned case. (Married debtors filing under chapter 12 or chapter 13 must a joint petition is filed, unless the spouses are separated and a	
None		must include any assign	120 days immediately preceding the commencement of this case. nent by either or both spouses whether or not a joint petition is	
None		nder chapter 12 or chapt	ort-appointed official within one year immediately preceding the er 13 must include information concerning property of either or both d and a joint petition is not filed.)	
None	gifts to family members aggregating less than \$200 in v	value per individual fam or chapter 13 must inclu	ding the commencement of this case except ordinary and usual ly member and charitable contributions aggregating less than \$100 de gifts or contributions by either or both spouses whether or not a t filed.)	
None		der chapter 12 or chapt	iately preceding the commencement of this case or since the er 13 must include losses by either or both spouses whether or not not filed.)	
None		behalf of the debtor to	any persons, including attorneys, for consultation concerning debt kruptcy within one year immediately preceding the commencement	
None	either absolutely or as security within two years immedi	ately preceding the com	of the business or financial affairs of the debtor, transferred mencement of this case. (Married debtors filing under chapter 12 joint petition is filed, unless the spouses are separated and a joint	
	NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED	

Unrelated Third Party 5/30/09 2003 Pontiac Grandam (157,000

miles)

\$1,800.00

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

B7 (Official Form 7) (12/07) - Cont.

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

In re:	re: George Abdulahad	Case No.	
			(if known)

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 2

Nor	ne
\checkmark	ſ.

11. Closed financial accounts

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

13. Setoffs

None

✓

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

14. Property held for another person

None

✓

List all property owned by another person that the debtor holds or controls.

15. Prior address of debtor

None

✓

If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

B7 (Official Form 7) (12/07) - Cont.

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

In re:	re: George Abdulahad	Case No.	
			(if known)

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 3

None	b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material.
$\overline{\checkmark}$	Indicate the governmental unit to which the notice was sent and the date of the notice.

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

18. Nature, location and name of business

None

✓

a. If the debtor is an individual, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

None

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

B7 (Official Form 7) (12/07) - Cont.

NORTHERN DISTRICT OF ILLINOIS **EASTERN DIVISION (CHICAGO)**

In re:	George Abdulahad	Case No.	
			(if known)

STATEMENT OF FINANCIAL AFFAIRS Continuation Sheet No. 4

[If completed by an individual or individual and spouse]			
I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.			
Date 06/09/2009	Signature	/s/ George Abdulahad	
	of Debtor	George Abdulahad	
Date	Signature		
	of Joint Debtor		
	(if any)		

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

B 201 (12/08)

Document Page 32 of 36 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

IN RE: George Abdulahad

NOTICE TO INDIVIDUAL CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a JOINT CASE (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days BEFORE the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

<u>Chapter 7</u>: <u>Liquidation</u> (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

B 201 (12/08)

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS **EASTERN DIVISION (CHICAGO)**

Page 2

IN RE: George Abdulahad

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are guite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of Compliance with § 342(b) of the Bankruptcy Code

I, Mark R. Schottler	, counsel for Debtor(s), hereby certify that I delivered to the Debtor(s) the Notice
required by § 342(b) of the Bankruptcy Code.	

/s/ Mark R. Schottler

Mark R. Schottler, Attorney for Debtor(s) Bar No.: 6238871 Schottler & Associates 10 S. LaSalle St. **Suite 3410**

Chicago, IL 60603 Phone: (312) 236-7200 Fax: (312) 236-1691

B 201 (12/08)

Document Page 34 of 36 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

Page 3

IN RE: George Abdulahad

Certificate of the Debtor

I (We), the debtor(s), affirm that I (we) have received and read this notice.

George Abdulahad	X /s/ George Abdulahad	06/09/2009	
	Signature of Debtor	Date	
Printed Name(s) of Debtor(s)	x		
Case No. (if known)	Signature of Joint Debtor (if any)	Date	

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

IN RE: George Abdulahad CASE NO

CHAPTER 13

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR

۱.	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:					
	For legal services, I have agreed to accept:		\$3,500.00			
	Prior to the filing of this statement I have received:		\$500.00			
	Balance Due:		\$3,000.00			
2.	The source of the compensation paid to me was:					
	☑ Debtor ☐ Other (spe	cify)				
3.	The source of compensation to be paid to me is:					
	Debtor ☐ Other (spe	cify)				
1.	I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.					
	I have agreed to share the above-disclosed compensation with another person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.					
5.	5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including: a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy; b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required; c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;					
6.	. By agreement with the debtor(s), the above-disclosed fee does not include the following services:					
		CERTIFICATION				
	I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.					
	06/09/2009	/s/ Mark R. Schottler				
	Date	Mark R. Schottler Schottler & Associates 10 S. LaSalle St. Suite 3410 Chicago, IL 60603 Phone: (312) 236-7200 / Fax: (3	Bar No. 6238871			
	/s/ George Abdulahad					
	George Abdulahad					

JNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

IN RE: George Abdulahad CASE NO

CHAPTER 13

VERIFICATION OF CREDITOR MATRIX

	The above named De	btor hereby verif	es that the atta	ched list of cred	ditors is true and o	correct to the b	est of his/her
know	rledge.						

Date _	06/09/2009	Signature	g_/s/ George Abdulahad	
			George Abdulahad	
Date .		Signature		